

Fill in this information to identify the case:

Debtor 1 Stacey E. Goins

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 1:16-bk-13870

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association
Name of creditor: as Trustee of the Lodge Series III Trust

Court claim no. (if known): 8-1

Last 4 digits of any number you use to
identify the debtor's account:

7 9 4 8**Date of payment change:**Must be at least 21 days after date
of this notice12/01/2019**New total payment:**\$ 585.00

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 131.91New escrow payment: \$ 189.67**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Stacey E. Goins
First Name Middle Name Last Name

Case number (if known) 1:16-bk-13870

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Molly Slutsky Simons
Signature

Date 10/30/2019

Print: Molly Slutsky Simons
First Name Middle Name Last Name

Title Attorney for Creditor

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com

SN Servicing Corporation
 323 FIFTH STREET
 EUREKA, CA 95501
 For Inquiries: (800) 603-0836
 Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: October 23, 2019

STACEY E GOINS
 4053 SAINT WILLIAMS AVE
 CINCINNATI OH 45205

Loan: XXXXXXXXXX

Property Address:
 4053 SAINT WILLIAMS AVENUE
 CINCINNATI, OH 45205

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from June 2019 to Nov 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information		Current:	Effective Dec 01, 2019:
Principal & Interest Pmt:		395.33	395.33 **
Escrow Payment:		131.91	189.67
Other Funds Payment:		0.00	0.00
Assistance Payment (-):		0.00	0.00
Reserve Acct Payment:		0.00	0.00
Total Payment:		\$527.24	\$585.00

Escrow Balance Calculation		Sep 01, 2019
Due Date:		360.20
Escrow Balance:		395.73
Anticipated Pmts to Escrow:		0.00
Anticipated Pmts from Escrow (-):		
Anticipated Escrow Balance:		\$755.93

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	555.38	839.29
Jun 2019	131.91		475.42		* County Tax	211.87	839.29
Jun 2019			51.95		* Forced Place Insur	159.92	839.29
Jun 2019				51.89	* Escrow Disbursement	159.92	787.40
Jul 2019	131.91	314.61	51.95		* Forced Place Insur	239.88	1,102.01
Jul 2019				51.87	* Escrow Disbursement	239.88	1,050.14
Aug 2019	131.91	131.91	51.95		* Forced Place Insur	319.84	1,182.05
Aug 2019				51.81	* Escrow Disbursement	319.84	1,130.24
Sep 2019	131.91		51.95		* Forced Place Insur	399.80	1,130.24
Sep 2019				51.78	* Escrow Disbursement	399.80	1,078.46
Oct 2019	131.91	131.91	51.95		* Forced Place Insur	479.76	1,210.37
Oct 2019		466.42			* Escrow Only Payment	479.76	1,676.79
Oct 2019				1,316.59	* Homeowners Policy	479.76	360.20
Nov 2019	131.91		51.95		* Forced Place Insur	559.72	360.20
					Anticipated Transactions	559.72	360.20
Oct 2019		263.82					624.02
Nov 2019		131.91					755.93
	\$791.46	\$1,440.58	\$787.12	\$1,523.94			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 787.12. Under Federal law, your lowest monthly balance should not have exceeded 263.82 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: October 23, 2019

STACEY E GOINS

Loan: XXXXXXXXXX

Annual Escrow Account Disclosure Statement
Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	755.93	758.74
Dec 2019	189.67			945.60	948.41
Jan 2020	189.67	484.08	County Tax	651.19	654.00
Feb 2020	189.67			840.86	843.67
Mar 2020	189.67			1,030.53	1,033.34
Apr 2020	189.67			1,220.20	1,223.01
May 2020	189.67			1,409.87	1,412.68
Jun 2020	189.67	475.42	County Tax	1,124.12	1,126.93
Jul 2020	189.67			1,313.79	1,316.60
Aug 2020	189.67			1,503.46	1,506.27
Sep 2020	189.67	1,316.59	Homeowners Policy	376.54	379.35
Oct 2020	189.67			566.21	569.02
Nov 2020	189.67			755.88	758.69
	<u>\$2,276.04</u>	<u>\$2,276.09</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 379.35. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 379.35 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 755.93. Your starting balance (escrow balance required) according to this analysis should be \$758.74. This means you have a shortage of 2.81. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 2,276.09. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Document

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Unadjusted Escrow Payment	189.67
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$189.67</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the eft form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
CINCINNATI DIVISION**

In Re:	Case No. 1:16-bk-13870
Stacey E. Goins	Chapter 13
Debtor.	Judge Beth A. Buchanan

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing Notice of Mortgage Payment Change was served **electronically** on October 30, 2019 through the Court's ECF System on all ECF participants registered in this case at the e-mail address registered with the Court

And by **ordinary U.S. Mail** on October 30, 2019 addressed to:

Stacey E. Goins, Debtor
4053 St. Williams Avenue
Cincinnati, OH 45205

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (0083702)
Sottile & Barile, Attorneys at Law
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Loveland, OH 45140
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Attorney for Creditor